

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21409

Subject	Zip Code Tabulation Area : 21409			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	15,752	+/- 595	100.0%	+/- (X)
In labor force	11,280	+/- 570	71.6%	+/- 1.9
Civilian labor force	11,186	+/- 573	71%	+/- 2
Employed	10,636	+/- 575	67.5%	+/- 2.2
Unemployed	550	+/- 160	3.5%	+/- 1
Armed Forces	94	+/- 55	0.6%	+/- 0.3
Not in labor force	4,472	+/- 317	28.4%	+/- 1.9
Civilian labor force	11,186	+/- 573	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.9%	+/- 1.4
Females 16 years and over	8,109	+/- 384	(X)	+/- (X)
In labor force	5,214	+/- 350	64.3%	+/- 2.7
Civilian labor force	5,214	+/- 350	64.3%	+/- 2.7
Employed	5,028	+/- 359	62%	+/- 2.9
Own children under 6 years	1,384	+/- 279	(X)	+/- (X)
All parents in family in labor force	923	+/- 243	66.7%	+/- 9.2
Own children 6 to 17 years	3,820	+/- 345	(X)	+/- (X)
All parents in family in labor force	2,935	+/- 350	76.8%	+/- 5.5
COMMUTING TO WORK				
Workers 16 years and over	10,527	+/- 580	100.0%	+/- (X)
Car, truck, or van -- drove alone	8,610	+/- 574	81.8%	+/- 2.3
Car, truck, or van -- carpooled	839	+/- 179	8%	+/- 1.6
Public transportation (excluding taxicab)	192	+/- 76	1.8%	+/- 0.7
Walked	109	+/- 56	1%	+/- 0.5
Other means	199	+/- 109	1.9%	+/- 1
Worked at home	578	+/- 114	5.5%	+/- 1.1
Mean travel time to work (minutes)	30.3	+/- 1.5	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	10,636	+/- 575	100.0%	+/- (X)
Management, business, science, and arts occupations	5,909	+/- 400	55.6%	+/- 3.1
Service occupations	1,414	+/- 273	13.3%	+/- 2.4
Sales and office occupations	2,147	+/- 274	20.2%	+/- 2.3
Natural resources, construction, and maintenance occupations	662	+/- 205	6.2%	+/- 1.8
Production, transportation, and material moving occupations	504	+/- 146	4.7%	+/- 1.3
INDUSTRY				
Civilian employed population 16 years and over	10,636	+/- 575	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	54	+/- 40	0.5%	+/- 0.4
Construction	657	+/- 174	6.2%	+/- 1.5
Manufacturing	564	+/- 128	5.3%	+/- 1.2
Wholesale trade	253	+/- 104	2.4%	+/- 1
Retail trade	974	+/- 184	9.2%	+/- 1.6
Transportation and warehousing, and utilities	387	+/- 116	3.6%	+/- 1.1
Information	303	+/- 105	2.8%	+/- 1
Finance and insurance, and real estate and rental and leasing	681	+/- 143	6.4%	+/- 1.4
Professional, scientific, and management, and administrative and waste	1,655	+/- 248	15.6%	+/- 2.2
Educational services, and health care and social assistance	2,459	+/- 271	23.1%	+/- 2.4
Arts, entertainment, and recreation, and accommodation and food services	1,073	+/- 262	10.1%	+/- 2.2
Other services, except public administration	491	+/- 126	4.6%	+/- 1.2
Public administration	1,085	+/- 191	10.2%	+/- 1.8

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CLASS OF WORKER				
Civilian employed population 16 years and over	10,636	+/- 575	100.0%	+/- (X)
Private wage and salary workers	7,365	+/- 562	69.2%	+/- 2.8
Government workers	2,573	+/- 280	24.2%	+/- 2.7
Self-employed in own not incorporated business workers	689	+/- 143	6.5%	+/- 1.3
Unpaid family workers	9	+/- 15	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	7,215	+/- 187	100.0%	+/- (X)
Less than \$10,000	179	+/- 76	2.5%	+/- 1
\$10,000 to \$14,999	139	+/- 82	1.9%	+/- 1.1
\$15,000 to \$24,999	198	+/- 62	2.7%	+/- 0.9
\$25,000 to \$34,999	262	+/- 96	3.6%	+/- 1.3
\$35,000 to \$49,999	454	+/- 120	6.3%	+/- 1.6
\$50,000 to \$74,999	1,008	+/- 158	14%	+/- 2.2
\$75,000 to \$99,999	1,054	+/- 168	14.6%	+/- 2.4
\$100,000 to \$149,999	1,784	+/- 230	24.7%	+/- 3.1
\$150,000 to \$199,999	1,111	+/- 167	15.4%	+/- 2.3
\$200,000 or more	1,026	+/- 145	14.2%	+/- 2
Median household income (dollars)	\$107,029	+/- 6106	(X)%	+/- (X)
Mean household income (dollars)	\$126,761	+/- 7028	(X)%	+/- (X)
With earnings	6,142	+/- 213	85.1%	+/- 2.2
Mean earnings (dollars)	\$120,550	+/- 6444	(X)%	+/- (X)
With Social Security	1,877	+/- 172	26%	+/- 2.3
Mean Social Security income (dollars)	\$19,358	+/- 1355	(X)%	+/- (X)
With retirement income	1,710	+/- 178	23.7%	+/- 2.3
Mean retirement income (dollars)	\$41,900	+/- 4695	(X)%	+/- (X)
With Supplemental Security Income	204	+/- 75	2.8%	+/- 1
Mean Supplemental Security Income (dollars)	\$11,682	+/- 2634	(X)%	+/- (X)
With cash public assistance income	19	+/- 18	0.3%	+/- 0.3
Mean cash public assistance income (dollars)	\$3,426	+/- 3176	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	258	+/- 101	3.6%	+/- 1.4
Families	5,315	+/- 245	100.0%	+/- (X)
Less than \$10,000	37	+/- 45	0.7%	+/- 0.9
\$10,000 to \$14,999	0	+/- 23	0%	+/- 0.7
\$15,000 to \$24,999	85	+/- 39	1.6%	+/- 0.7
\$25,000 to \$34,999	116	+/- 60	2.2%	+/- 1.1
\$35,000 to \$49,999	308	+/- 114	5.8%	+/- 2.1
\$50,000 to \$74,999	662	+/- 130	12.5%	+/- 2.3
\$75,000 to \$99,999	751	+/- 158	14.1%	+/- 3
\$100,000 to \$149,999	1,375	+/- 191	25.9%	+/- 3.4
\$150,000 to \$199,999	983	+/- 156	18.5%	+/- 2.9
\$200,000 or more	998	+/- 147	18.8%	+/- 2.6
Median family income (dollars)	\$119,161	+/- 7286	(X)%	+/- (X)
Mean family income (dollars)	\$145,099	+/- 8787	(X)%	+/- (X)
Per capita income (dollars)	\$45,759	+/- 2557	(X)%	+/- (X)
Nonfamily households	1,900	+/- 220	(X)	+/- (X)
Median nonfamily income (dollars)	\$70,091	+/- 6414	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$72,496	+/- 6809	(X)%	+/- (X)
Median earnings for workers (dollars)	\$50,207	+/- 3183	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$81,190	+/- 9614	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$62,197	+/- 7047	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	20,219	+/- 868	20219%	+/- (X)
With health insurance coverage	18,796	+/- 702	93%	+/- 2.2
With private health insurance	17,751	+/- 740	87.8%	+/- 2.5
With public coverage	3,657	+/- 357	18.1%	+/- 1.9
No health insurance coverage	1,423	+/- 485	7%	+/- 2.2
Civilian noninstitutionalized population under 18 years	5,291	+/- 437	5291%	+/- (X)
No health insurance coverage	355	+/- 233	6.7%	+/- 4.1
Civilian noninstitutionalized population 18 to 64 years	12,254	+/- 602	12254%	+/- (X)
In labor force:	10,257	+/- 569	10257%	+/- (X)
Employed:	9,751	+/- 573	9751%	+/- (X)
With health insurance coverage	9,042	+/- 514	92.7%	+/- 2.7
With private health insurance	8,992	+/- 514	92.2%	+/- 2.8
With public coverage	258	+/- 86	2.6%	+/- 0.9
No health insurance coverage	709	+/- 276	7.3%	+/- 2.7
Unemployed:	506	+/- 154	506%	+/- (X)
With health insurance coverage	314	+/- 108	62.1%	+/- 15.9
With private health insurance	257	+/- 98	50.8%	+/- 15.3
With public coverage	57	+/- 56	11.3%	+/- 11
No health insurance coverage	192	+/- 110	37.9%	+/- 15.9
Not in labor force:	1,997	+/- 265	1997%	+/- (X)
With health insurance coverage	1,830	+/- 249	91.6%	+/- 4.6
With private health insurance	1,654	+/- 234	82.8%	+/- 5.7
With public coverage	336	+/- 100	16.8%	+/- 4.7
No health insurance coverage	167	+/- 96	8.4%	+/- 4.6
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	1.2%	+/- 1
With related children under 18 years	(X)	+/- (X)	1.4%	+/- 1.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 8.8
Married couple families	(X)	+/- (X)	0.3%	+/- 0.4
With related children under 18 years	(X)	+/- (X)	0.5%	+/- 0.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 9.7
Families with female householder, no husband present	(X)	+/- (X)	8.3%	+/- 7
With related children under 18 years	(X)	+/- (X)	7.1%	+/- 6.6
With related children under 5 years only	(X)	+/- (X)	0%	+/- 67.2
All people	(X)	+/- (X)	3.3%	+/- 1.6
Under 18 years	(X)	+/- (X)	1.8%	+/- 1.3
Related children under 18 years	(X)	+/- (X)	1.6%	+/- 1.4
Related children under 5 years	(X)	+/- (X)	2.3%	+/- 2.2
Related children 5 to 17 years	(X)	+/- (X)	1.4%	+/- 1.2
18 years and over	(X)	+/- (X)	3.8%	+/- 2
18 to 64 years	(X)	+/- (X)	3.4%	+/- 2.5
65 years and over	(X)	+/- (X)	5.4%	+/- 2.2
People in families	(X)	+/- (X)	1.9%	+/- 1.5
Unrelated individuals 15 years and over	(X)	+/- (X)	12.9%	+/- 3.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.